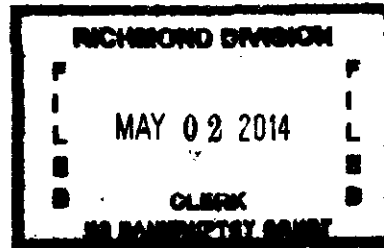


Apr 28 , 2014

VIRGINIA FEDERAL BANKRUPTC
701 E BROAD ST
RICHMOND, VA 23219

Re: Admission by Silence
VIRGINIA FEDERAL BANKRUPTC - 1037478KRH



To Whom It May Concern:

This certified letter is to formally advise you that I believe VIRGINIA FEDERAL BANKRUPTC has violated several of my consumer rights. Specifically you:

- * Failed to verify reporting of this account at my request within 30 days – \$1,000 FCRA violation
- * Continued to report a disputed account to my credit file – \$1,000 FCRA violation

Not only have you ignored my request for validation of debt sent Mar 25 , 2014 (copy of letter enclosed), but VIRGINIA FEDERAL BANKRUPTC continues to report this unverified item to the credit bureaus, causing damage to my character. Damages for these violations already exceed \$2000, payable to me.

This letter will again request that you comply with the FDCPA and provide the following validation of debt:

- * My actual payment history on this account showing I was late on these dates
- * A copy of the original agreement for this account with my personal signature.

As you may be aware, "Admission by Silence" legally means that you had a duty to defend your position but failed to do so, and if my claims were untrue you would have been compelled to deny my charges. I will use Admission by Silence should I take action against you or be summoned to court.

I will be checking my credit report to see if you continue to report this unverified and disputable account to the credit bureaus. I will state once again that you have provided no documented proof and failed to verify the information as accurate. If I do not receive absolute proof from you within 15 days, you must delete this account from my credit file or be prepared to face legal action.

I look forward to your cooperation and compliance with the FCRA.

Regards,

ROBERT HICKS
3232 GROVE AVE
RICHMOND, VA 23221

Mar 25 , 2014

VIRGINIA FEDERAL BANKRUPTC
701 E BROAD ST
RICHMOND, VA 23219

Re: Request for Verification Procedure

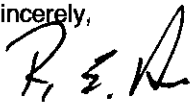
To The Court Administrator,

The purpose of this letter is to request a description of the procedure followed by VIRGINIA FEDERAL BANKRUPTC for verifying records with the credit reporting agencies.

I am confused because I called your courthouse and was told by one of the clerks there that VIRGINIA FEDERAL BANKRUPTC does not communicate or verify information directly with the credit reporting agencies. Can you please confirm if this is the case?

For your convenience, I have enclosed a self-addressed stamped envelope. I appreciate your expeditious response.

Sincerely,

A handwritten signature in black ink, appearing to read 'R. E. Hicks', written over the word 'Sincerely,'.

ROBERT HICKS
3232 GROVE AVE
RICHMOND, VA 23221